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United	States Bankruptcy Co	ourt	
Northern Dis	Voluntary Petition		
Notthern Dis	inct of fillinois Lastern	DIVISION	
Name of Debtor (if individual, enter Last, First, M	,	Name of Joint Debtor (Spouse) (Last, Firs	st, Middle)
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debto maiden and trade names):	or in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-9925	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all	,
Street Address of Debtor (No. & Street, City, and 9151 S. Carpenter St.	I State):	Street Address of Joint Debtor (No. & Str	eet, City, and State):
Chicago IL	60607		60607
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:
CO	<b>OK</b>		СООК
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if differe	nt from street address):
Location of Principal Assets of Business Debtor	(if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Un	der Which the Petition is Filed (Check one box)
Individual (includes Joint Debtors)  Corporation (includes LLC & LLP)  See Exhibit D on page 2 of this form  Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding      Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker  Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		f <b>Debts</b> (Check <b>one</b> Box)  Debts are primarily business debts.
Filing Fee (Ch	eck <b>one</b> box)		pter 11 Debtors
Filing Fee attached  Filing Fee to be paid in installments (applicated signed application for the court's consideration unable to pay fee except in installments. Rulents Filing Fee wavier requested (applicable to chattach signed application for the court's consideration.	on certifying that the debtor is e 1006(b). See Official Form 3A.  napter 7 individuals only). Must	Debtor is not a small business debt  Check if: Debtor's aggregate noncontingent I insiders or affliates) are less than  Check all applicable boxes: A plan is being filed with this petitio	n. ited prepetition from one of more classes
Statistical/Administrative Information			This space is for court use only
Debtor estimates that funds will be available     Debtor estimates that, after any exempt projunds available for distribution to unsecured	perty is excluded and administrative expenses	s paid, there will be no	
Estimated Number of Creditors			
	00- 1,000- 5,001- 10,00 99 5,000 10,000 25,00		ver ,000
Estimated Assets  \$0 to \$10,000 to \$100,000		\$1 million to More than s	\$100 million
Estimated Liabilities  \$0 to \$50,000 \$50,000 to \$100,000		\$1 million to More than	\$100 million

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	Document	Paye 2 01 45		
Т	Voluntary Petition  This page must be completed and filed in every case)	Name of Debtor(s)	Crayton, Jason Alle	en
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach	additional sheet)	
Location Where Filed	i:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	affilate of this Debtor (if more th	an one, attach additional sheet)	
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K an pursuant to S 1934 and is rec	Exhibit A  eted if debtor is required to file periodic reports (e.g., and 10Q with the Securities and Exchange Commission section 13 or 15 (d) of the Securities Exchange Act of questing relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the that I have informed t chapter 7, 11, 12 or explained the relief av that I have delivered 342(b).	Exhibit B  botor is an individual whose debts are prima petitioner named in the foregone petitioner that (he or she 13 of title 11, United Sta vailable under each such cha to the debtor the notice re	going petition, declare e) may proceed under ites Code, and have apter. I further certify
			SI Faul F Jelisell	
		Paul F Jensen		Dated: 12/16/2006
Yes, an No.	s the debtor own or have possession of any property that poses or is alleged Exhibit C is attached and made a part of this petition.  Exh  (To be completed by every individual debtor. If a joint petition is file C completed and signed by the debtor is attached and made a part of this point petition: D also completed and signed by the joint debtor is attached and made a part of this point petition:	ibit D  ed, each spouse must complete a petition.		or safety?
	<del>-</del>	ral partner, or partnership per place of business or principassets in the United States b	assets in this District for 180 nan in any other District.  Inding in this District.  al assets in the United ut is a defendant in an action	
	Statement by a Debtor Who Resider Check all app Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment)	olicable boxes. debtor's residence. (If box cl		
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to t possession was entered, and  Debtor has included in this petition the deposit with the court of	he judgment for possession,	after the judgment for	
Ц	period after the filing of the petition.	rany rent that would become	, and during the ou-day	

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Crayton, Jason Allen

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jason Allen Crayton

**Jason Allen Crayton** 

12/15/2006 Dated:

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### << Sign & Date on Those Lines

### Signature of Attorney

### /s/ Paul F Jensen

Signature of Attorney for Debtor(s)

### Paul F Jensen

Printed Name of Attorney & Bar Number

Bar No: 6237379

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 12/16/2006

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton Debtor

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Jason Allen Crayton	Here
Dated:	12/15/2006	/s/ Jason Allen Crayton	Sign & Date
I certify un	nder penalty of perjury that th	he information provided above is true and correct.	
does r	<ol><li>The United States trustee or bank not apply in this district.</li></ol>	kruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military of	combat zone.	
partici	• •	E. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);	
of real	lizing and making rational decisions w	<ul> <li>S 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal vith respect to financial responsibilities.);</li> </ul>	ble
by a m	4. I am not required to receive a crenotion for determination by the court.]	edit counseling briefing because of: [Check the applicable statement.] [Must be accompanied	
credit provid deadli period	counseling briefing within the first 30 led the briefing, together with a copy one can be granted only for cause and Failure to fulfill these requirements	ns stated in your motion, it will send you an order approving your request. You must still obtain days after you file your bankruptcy case and promptly file a certificate from the agency that of any debt management plan developed through the agency. Any extension of the 30-day is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day may result in dismissal of your case. If the court is not satisfied with your reasons for filing you edit counseling briefing, your case may be dismissed.	
-	from the time I made my request, and can file my bankruptcy case now. [Mu	ounseling services from an approved agency but was unable to obtain the services during the following exigent circumstances merit a temporary waiver of the credit counseling require ust be accompanied by a motion for determination by the court.] [Summarize exigent circumstation by the court.]	ement
perfo a cop	ed States trustee or bankruptcy admir orming a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by nistrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You must f scribing the services provided to you and a copy of any debt repayment plan developed throug ar bankruptcy case is filed.	ile
perfo	ed States trustee or bankruptcy admin rrming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by histrator that outlined the opportunties for available credit counseling and assisted me in I have a certificate from the agency describing the services provided to me. Attach a copy of the plan developed through the agency.	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor	Bankruptcy Docket #:
-----------------------------	----------------------

Attorney for Debtor: Paul F Jensen

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:		
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,000
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$500
The Filing Fee has been paid.	Balance Due	-\$2,500
The source of the compensation paid to me was:		

2.

Debtor(s)	Other: (specify)
-----------	------------------

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Paul F Jensen 12/16/2006 Dated:

> Attorney Name: Paul F Jensen LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> > Page 1 of 1 Form B203 (12/94)

Bar No: 6237379

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, wrrite "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim		
[x] None						
Total Market Value of Real Property  (Report also on Summary of Schedules)						

## Case 06-16872 Doc 1 Filed 12/19/06 Entered 12/19/06 17:51:26 Desc Main Document Page 7 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Chase - checking acct# 1613 Chase - checking acct# 4033		\$ 10 \$ 10
03. Security Deposits with public utilities, telephone companies, landlords and others.	X	-		
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TVs, VCR, DVD player, stereo, computer, desk, fax machine, shelves, sofa, vacuum, table/chairs, lamps, bedroom set, washer/dryer, large appliances, small appliances, microwave, dishes/flatware, pots/pans, grill, lawn mower, tools, exercise equipment		\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures		\$ 500
06. Wearing Apparel		Necessary wearing apparel		\$ 300
07. Furs and jewelry.		recossary wearing apparer		Ψ 000
		Watches, costume jewelry		\$ 100
08. Firearms and sports, photographic, and other hobby equipment.  PFG Record # 286309	X	18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18   18/18	Form B6	BB (10/05) Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

	SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance through work - no cash surrender		None	
10. Annuities. Itemize and name each issuer.	X	value			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars					
		Pension & profit sharing w/ employer - 100% exempt		\$ 23,600	
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	Х				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.					
		2004 tax refund		\$ 254	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
20 Patrata		Expected 2006 tax refunds	-	\$ 600	
22. Patents, copyrights and other intellectual property. Give particulars.	X				

PFG Record #

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		Triad - 2002 Ford Explorer - over 54,000 miles		\$ 12,875
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$41,249

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Allen Crayton, Debtor

11 U.S.C. § 522(b)(3)

Attorney for Debtor: Paul F Jensen

### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$125,000.
11 U.S.C. § 522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Chase - checking acct# 1613	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
Chase - checking acct# 4033	735 ILCS 5/12-1001(b)	\$ 10	\$ 10
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TVs, VCR, DVD player, stereo, computer, desk, fax machine, shelves, sofa, vacuum, table/chairs, lamps, bedroom set, washer/dryer, large appliances, small appliances, microwave, dishes/flatware, pots/pans, grill, lawn mower, tools, exercise equipment	735 ILCS 5/12-1001(b)	\$ 2,526	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
06. Wearing Apparel  Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
07. Furs and jewelry.  Watches, costume jewelry	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  Pension & profit sharing w/ employer - 100% exempt	735 ILCS 5/12-1006	\$ 23,600	\$ 23,600
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  2004 tax refund	735 ILCS 5/12-1001(b)	\$ 254	\$ 254

### Document Page 11 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Allen Crayton, Debtor Attorney for Debtor: Paul F Jensen

SCHEDULE C - PROPE	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  Expected 2006 tax refunds	735 ILCS 5/12-1001(b)	\$ 600	\$ 600
25. Autos, Truck, Trailers and other vehicles and accessories.  Triad - 2002 Ford Explorer - over 54,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 12,875

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Document Page 12 of 45 UNITED STATES BANKRUPTCY COURT

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A A	* Date Claim was Incured	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Triad Financial Corp. Bankruptcy Department 7711 Center Ave., Ste. 1190 Huntington Beach CA 92647 Acct No.: 40000 811888 610001			Dates: 11/05 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 12,875 Intention: None *Description: Triad - 2002 Ford Explorer - over 54,000 miles				\$ 19,100	\$ 6,225

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Triad Financial **Bankruptcy Department** PO Box 3299 **HUntington Beach CA 92647** 

**Total** 

\$ 19,100

\$6,225

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Ш	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Accredited Home Lenders  Bankruptcy Department 16550 W. Bernardo Dr. Bldg 1 San Diego CA 92127  Acct #: 40405			Dates: 4/04 Reason: Mortgage Deficiency				\$ 85,050

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Mortgage Elec. Regist. Systems Bankruptcy Department 3910 Kirby Dr. #300 Houston TX 77098-4151

Pierce & Associates Bankruptcy Department 1 N. Dearborn St. #1300 Chicago IL 60602



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
2 Accredited Home Lenders Bankruptcy Department 16550 W Bernardo Dr. Bldg 1 San Diego CA 92127			Dates: 4/04 Reason: Mortgage Deficiency				\$ 20,000			
Acct #: 40423										

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

National City Mortgage Bankruptcy Department PO Box 17677 Baltimore MD 21297

Pierce & Associates Bankruptcy Department 1 N. Dearborn St. #1300 Chicago IL 60602

3	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 3785 050 965 81006	Dates: 2006 Reason: Credit Card or Credit Use		\$ 5,550
	Americash Bankruptcy Department 3200 W. 159th St. Markham IL 60426 Acct #: 769925	Dates: 2005-06 Reason: PayDay Loan		\$ 1,410
	Ameriloan Bankrptcy Department PO Box 111 Miami OK 74355 Acct #: 9925	Dates: 2/06 Reason: PayDay Loan		\$ 400

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Ameriloan Bankruptcy Department 3531 P Street NW Miami OK 74355



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
Apollo Group/PDG Ventures  Bankruptcy Department PO Box 25727 Shawnee Mission KS 66225  Acct #: 5942			Dates: 5/04 Reason: PayDay Loan				\$ 390				
7 BMG Music Attn: Bankruptcy Dept. Box 91160 Indianapolis IN 46291 Acct #: 8740423333			Dates: 2004-06 Reason: Membership/Subscription				\$ 260				

| Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044

**Business Credit Services** Attn: Bankruptcy Department 550 W. Jackson suite 405 Chicago IL 60661

Acct #: 13793

Dates: 1999-06

Reason: Credit Card or Credit Use

500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Revenue Assurance Partners **Bankruptcy Department** 414 N. Causeway Blvd. Mandeville CA 70448

9	Cash In A Wink Bankruptcy Department 3422 Old Capital Trail Wilmington DE 19808-6192	Dates: 2005-06 Reason: PayDay Loan	\$ 700
	Acct #: 9925		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)  Total Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State  Total Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State											
10	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: MULTIPLE ACCOUNTS			Dates: 2001-06 Reason: Overdraft Accoun	t				\$ 2,400			
11	Chicago Central Emerg. Phys. c/o UCB Collections 5620 Southwyck Blvd. Toledo OH 43614 Acct #: 1528			Dates: 2000-05 Reason: Medical/Dental Se	ervices				\$ 70			
12	City of Chicago  Bankruptcy Department 333 S. State St. LL30 Chicago IL 60604  Acct #: 06M1686641			Dates: 2005 Reason: Fines					\$ 17,850			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Goldman & Grant, Attys.

205 W. Randolph St.-Suite 1100 Chicago IL 60606

13	Dyke O'Neal Bankruptcy Department 5025 Arapaho Rd. Ste 248 Addison TX 75001	Dates: 7/04 Reason: Personal Loan		\$ 19,980
	Acct #: 1101000			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Bank of America Bankruptcy Department PO Box 1598 Norfolk VA 23501

Dyke O'Neal Bankruptcy Department PO Box 735 Addison TX 75001-0735



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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Allen Crayton / Debtor

In re

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
14 Illinois Lending Corp.  Bankruptcy Department 15008 S. LaGrange Rd. Orland Park IL 60462  Acct #: 9925			Dates: 10/5/06 Reason: PayDay Loan				\$ 550			
15 Illinois Lending Corp.  Bankruptcy Department 15008 S. Lagrange Rd. Orland Park IL 60462  Acct #: 9925			Dates: 2005-06 Reason: PayDay Loan				\$ 1,210			
16 Illinois Sleep Provider  Bankruptcy Department 1501 Wisconsin Ave. Berwyn IL 60402  Acct #: 9925			Dates: 1/05 Reason: Medical/Dental Services				\$ 670			
17 Instant Loan Till Payday.Com Bankruptcy Department 73 Greentree Dr. #535 Dover DE 19904 Acct #: 341769925			Dates: 2004-06 Reason: PayDay Loan				\$ 400			
18 Keller Grad School  Bankruptcy Department 225 W. Washington Ste.100 Chicago IL 60606  Acct #: 0805 0620 054			Dates: 2004-06 Reason: Loan or Tuition for Education				\$ 1,650			

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	RIT	Y C	LA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19 Mercy Anesthesia Group Bankruptcy Department 223 West Jackson Blvd. Chicago IL 60606			Dates: 2004-06 Reason: Medical/Dental Services				\$ 150
Acct #: 769925							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

20	Mercy Hospital Bankruptcy Department 2525 S. Michigan Ave. Chicago IL 60616-2332	Dates: Reason:	2004-06 Medical/Dental Services		\$	300
	Acct #: 0416800729					

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Mercy Hospital **Bankruptcy Department** PO Box 809304 Chicago IL 60680-9304

Troy & Associates **Bankruptcy Department** 116 N. Chicago St., Ste. 555 Joliet IL 60432-4202



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	RIT	Y C	LA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
21 Mercy Hospital  Bankruptcy Department PO Box 809304 Chicago IL 60680  Acct #: 0504700018			Dates: 2004-06 Reason: Medical/Dental Services				\$ 400

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Troy Q. Smith & Assoc., Inc. Bankruptcy Department 100 W. Roosevelt Rd. Bldg. B-7 Ste. 102 Whaton IL 60187

Mercy Hospital Bankruptcy Department 2525 S. Michigan Ave. Chicago IL 60616-2332

22 Mercy Hospital

**Bankruptcy Department** 2525 S. Michigan Ave. Chicago IL 60616-2332

Acct #: 0517400744

Dates: 2004-06

**Medical/Dental Services** Reason:

150

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Troy Q. Smith & Assoc., Inc. **Bankruptcy Department** 100 W. Roosevelt Rd. Bldg. B-7 Ste. 102 Whaton IL 60187

Mercy Hospital **Bankruptcy Department** PO Box 809304 Chicago IL 60616-2332



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS					IMS		
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
23 <u>Michael Reese Hospital</u> Bankruptcy Dept 2929 S. Ellis Ave Chicago IL 60616			Dates: 2000-06 Reason: Medical/Dental Services				\$ 200
Acct #: 202 8912071							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pathology Assoc of Chicago LTD Bankruptcy Department PO Box 88487 Chicago IL 60680

Mational Opportunities  Bankruptcy Department  42 Reads Way  New Castle DE 19720  Acct #: 769925	Dates: 2005-06 Reason: PayDay Loan	\$ 650
National Quick Cash Bankruptcy Department 6508 Cermak Rd. Berwyn IL 60402-2323 Acct #: 341769925	Dates: 2005-06 Reason: PayDay Loan	\$ 510
6 Orkin Bankruptcy Department PO Box 740603 Atlanta GA 30374-0603	Dates: 2005-06 Reason: Utility Bills/Cellular Service	\$ 200
Acct #: 769925		

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Goodwin & Bryan LLP Bankruptcy Department 22050 Mastick Rd. Fairview Park OH 44126

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jason Allen Crayton / Debtor

In re

Attorney for Debtor: Paul F Jensen

SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	RIT	Y C	LA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
27 Payday Connection  Bankruprcy Department  40 E. Main St., #353  Newark DE 19711  Acct #: 9925			Dates: 5/06 Reason: PayDay Loan				\$ 300
28 Shop @ Home  Bankruptcy Department 7100 E. Belleview Ave. Ste 208  Greenwood Village CO 80111  Acct #: 6F42953-IU			Dates: 2001-06 Reason: Credit Card or Credit Use				\$ 560

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Check Plus Systems, LP Bankruptcy Department PO Box 23037 Corpus Christi TX 78403

29	Student Loan Servicing Center	

Bankruptcy Department PO Box 2461

Harrisburg PA 17105-2461

Acct #: 5737 3377 47PA0

### Dates: 2005-06

Reason: Loan or Tuition for Education

\$ 46,400

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Ed Services Bankruptcy Department PO Box 2461

Harrisburg PA 17105-2461

30	<u>United</u>	Cash	<b>Loans</b>

Bankruptcy Department PO Box 111 Miami OK 74354

Acct #: 9925

Dates:	5/06
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Reason: PayDay Loan

\$ 400



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIC	RIT	Υ (	CLA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
31	Upfront Payday Bankruptcy Department 2274 S. 1300 East, S Salt Lake UT 84106 Acct #: 9925			Dates: 5/06 Reason: PayDay Loan				\$ 300
32	WebPayDay  Bankruptcy Department 320 W. 200 South, #350B Salt Lake City UT 84101  Acct #: 9925			Dates: 5/06 Reason: PayDay Loan				\$ 400
33	Wells Fargo Financial Bankruptcy Department 1240 Office Plaza Dr. West Des Moines IA 50266 Acct #: 68842973			Dates: 2004-06 Reason: Credit Card or Credit Use				\$ 730

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Central Credit Services Inc. Bankruptcy Department PO Box 189 St. Charles MO 63302

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 210,690.00



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Isadora Crayton

7831 S. Constance Ave. Chicago IL 60649

Intention: Contract Type: Assume Lease Lease on Property \$1,080/mo.

Terms/Month: \$1,08 Buy Out: none

Begin Date:

Debtor Int: Tenant

Description: apartment lease



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

## Case 06-16872 Doc 1 Filed 12/19/06 Entered 12/19/06 17:51:26 Desc Main Document Page 26 of 45 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor Bankruptcy Docket #:

Attorney for Debtor: Paul F Jensen

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE									
Status: Single	,,,,									
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT								
Occupation:	Claims supervisor									
Name of Employer:	Farmers Insurance									
Years Employed	approx. 5 years									
Employer Address:	4680 Wilshire Blvd.									
City, State, Zip	Los Angeles, CA 90010	,								

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 4,841.60	\$ 0.00
(Prorate if not paid monthly.) –  2. Estimated Monthly Overtime –	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,841.60	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,235.92	\$ 0.00
b. Insurance	\$ 235.52	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension: –	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K:	\$ 124.16	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,595.60	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,246.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
B. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:)	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,246.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 3,246.	00
f there is only one debtor repeat total reported on line 15.)	enort also on Summary of Schedules and if	

of Certain Liabilities and Related Data.) 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

- | 1881|| | 1881|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| 181|| Record #: 286309

Report also on Summary of Schedules and, if applicable, on Statistical Summary

# UNITED STATTES BARREUFT C 45 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor Bankruptcy Docket #:

Attorney for Debtor: Paul F Jensen SCHEDULE J - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,080.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 225.00 b. Water and Sewer \$ c. Telephone \$ 90.00 d. Other Garbage, Internet, Cable \$ -3. Home Maintenance (repairs and upkeep) \$ -4. Food \$ 300.00 5. Clothing \$ 25.00 \$20.00 6. Laundry and Dry Cleaning \$ 20.00 7. Medical and Dental Expenses 8. Transportation (not including car payments) \$ 315.00 Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ -10. Charitable Contributions \$50.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$70.00 a. Homeowner's or Renter's \$ b. Life \$c. Health d. Auto \$90.00 e. Other \$ -12. Taxes (not deducted from wages or included in home mortgage payments) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments c. Other \$-\$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents no living at your home \$ -16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ -17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$70.00 \$60.00 \$10.00 \$0.00 \$ -\$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 2.355.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: a. Average monthly income from Line 15 of Schedule I \$3,246.00 20. STATEMENT OF MONTHLY NET INCOME b. Average monthly expenses from Line 18 above \$ 2,355.00 c. Monthly net income (a. minus b.) \$891.00 \$890.00 d. Total amount to be paid into plan monthly

Record #: 286309

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	·		
	AMOUNT	SOURCE	
	2006: \$4,841/month 2005: \$52,109 2004: \$37,543	employment	
NE	Spouse		
	AMOUNT	SOURCE	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

	STATEMENT OF FIN	NANCIAL AFFAIRS	
2. INCOME OTHER THAN FROM EMPL	OYMENT OF OPERATION OF BUS	SINESS:	
he two years immediately preceding the	commencement of this case. Give particular commencement of this case. Give particular 13 must be commenced as the commence of	nt, trade, profession, operation of the debto rticulars. If a joint petition is filed, state inco t state income for each spouse whether or	ome for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:  Complete a. or b. as appropriate, and c.			
ervices, and other debts to any creditor realue of all property that constitutes or is a vere made to a creditor on account of a dapproved nonprofit budgeting and creditor	nade within 90 days immediately pro affected by such transfer is not less t omestic support obligation or as part counseling agency. (Married debto	eTS: List all payments on loans, installment ceeding the commencement of this case if han \$5,000. Indicate with an asterisk (*) are of an alternative repayment schedule under sfiling under chapter 12 or chapter 13 muss the spouses are separated and a joint p	the aggregate ny payments that er a plan by an st include
Name and Address	Dates of	Amount Paid	Amount Still Owing
of Creditor  Triad Financial Corp., see	Payments monthly	 \$444/month	\$19,100



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

City of Chicago v. Jason Crayton, 06-M1-686641

registration of administrative judgment

**Cook County Circuit Court** 

filed 6/22/06

City of Chicago v. Jason Crayton, 06-M1-685515

registration of administrative judgment

**Cook County Circuit Court** 

filed 6/7/06

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date οf Seizure

2006

Description and Value of Property

\$4,148

City of Chicago, see schedule F

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE





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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
١	Y

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Terms of Date Address of of Assignment or Settlement Assignee Assignment



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name and Name & Location Date οf and Value of Address of Court Case of Custodian Title & Number Order Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description Name and Address of Person Relationship Date and Value to Debtor, of of Gift Organization If Any Gift religious organization 1998-2006 \$50/month

Christ Universal Temple. 11901 S. Ashland Ave., Chicago, IL

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description of Circumstances and, Date Description and if Loss Was Covered in Whole or in of Value of Property Part by Insurance, Give Particulars Loss

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case. Date of Payment, Amount of Money or Name and Address Name of Payer if Description and Other Than Debtor Value of Property of Payee Payment to debtor's attorney listed on 2016(b) 09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case. Name and Date of Payment, Amount of Money or Address Name of Payer if description and of Payee Other Than Debtor Value of Property 10/21/06 \$50.00 MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 10. OTHER TRANSFERS a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Describe Property

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Transferred and

Value Received

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

Date

Transferee, Relationship

to Debtor

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

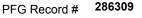
14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

<b>STATEMENT</b>	OF	FINAN	ICIAI	ΔFFΔ	IRS
SIAIEMENI	OF.	LINHI	IUIAL	AFF	แกง

	NONE
I	Х

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

•	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law



### Document Page 35 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS	
17b. List the name and address of every	site for which the debtor provided notic	e to a governmental unit of a release of	Hazardous
Material. Indicate the governmental unit	to which the notice was sent and the da	te of the notice.	
Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law
17c. List all judicial or administrative pro debtor is or was a party. Indicate the nar number.		rs, under any Environmental Law with reit that is or was a party to the proceeding	
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
partnership, sole proprietor, or was self- immediately preceding the commencem within six (6) years immediately preceding	ent of this case, or in which the debtor ong the commencement of this case.  mes, addresses, taxpayer identification r	numbers, nature of the businesses, and b	equity securities
If the debtor is a partnership, list the nar ending dates of all businesses in which	the debtor was a partner or owned 5 per	cent or more of the voting of equity sect	rities, within six
If the debtor is a partnership, list the nar ending dates of all businesses in which (6) years immediately preceding the con		cent or more or the voting or equity sect	rities, within six
ending dates of all businesses in which	nmencement of this case.  mes, addresses, taxpayer identification r the debtor was a partner or owned 5 per	numbers, nature of the businesses, and b	eginning and
ending dates of all businesses in which (6) years immediately preceding the con- If the debtor is a corporation, list the nar ending dates of all businesses in which	nmencement of this case.  mes, addresses, taxpayer identification r the debtor was a partner or owned 5 per	numbers, nature of the businesses, and b	eginning and
ending dates of all businesses in which (6) years immediately preceding the confif the debtor is a corporation, list the nar ending dates of all businesses in which (6) years immediately preceding the confidence & Last Four Digits of Soc. Sec. No./Complete EIN or	nmencement of this case.  nes, addresses, taxpayer identification r the debtor was a partner or owned 5 per mmencement of this case.	numbers, nature of the businesses, and becent or more of the voting or equity secundary.  Nature  of	eginning and rities within six Beginning and
ending dates of all businesses in which (6) years immediately preceding the confif the debtor is a corporation, list the nar ending dates of all businesses in which (6) years immediately preceding the confidence & Last Four Digits of	nmencement of this case.  mes, addresses, taxpayer identification r the debtor was a partner or owned 5 per	numbers, nature of the businesses, and becent or more of the voting or equity secundary.  Nature	eginning and rities within six Beginning
ending dates of all businesses in which (6) years immediately preceding the confift the debtor is a corporation, list the nar ending dates of all businesses in which (6) years immediately preceding the confidence & Last Four Digits of Soc. Sec. No./Complete EIN or	nmencement of this case.  nes, addresses, taxpayer identification rethe debtor was a partner or owned 5 per mmencement of this case.  Address	numbers, nature of the businesses, and becent or more of the voting or equity secundary.  Nature  of  Business	eginning and rities within six Beginning and

### Document Page 36 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

	STATEMENT OF F	FINANCIAL AFFAIRS
has been, within six years immedi executive, or owner of more than	ately preceding the commencement of th	poration or partnership and by any individual debtor who is or is case, any of the following: an officer, director, managing s of a corporation; a partner, other than a limited partner, of a her activity, either full- or part-time.
•	eding the commencement of this case. A	t only if the debtor is or has been in business, as defined above, debtor who has not been in business within those six years
19. BOOKS, RECORDS AND FIN	NANCIAL STATEMENTS:	
List all bookkeepers and accounta the keeping of books of account a		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
		eding the filing of this bankruptcy case have audited the books of
	ho within two (2) years immediately prece a financial statement of the debtor.	eding the filing of this bankruptcy case have audited the books of  Dates Services
account and records, or prepared  . Name  19c. List all firms or individuals wh	a financial statement of the debtor.  Address	Dates Services Rendered is case were in possession of the books of account and records
account and records, or prepared  . Name  19c. List all firms or individuals wh	a financial statement of the debtor.  Address  to at the time of the commencement of the	Dates Services Rendered is case were in possession of the books of account and records
Name  19c. List all firms or individuals whof the debtor. If any of the books on the books of the debtor. If any of the books of the debtor is all financial institutions, of the debtor.	Address  Address  o at the time of the commencement of the faccount and records are not available,  Address	Dates Services Rendered  is case were in possession of the books of account and records explain.
Name  19c. List all firms or individuals whof the debtor. If any of the books on the books of the debtor. If any of the books of the debtor is all financial institutions, of the debtor.	Address  Address  To at the time of the commencement of the faccount and records are not available,  Address  Address	Dates Services Rendered  is case were in possession of the books of account and records explain.



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In re

Jason Allen Crayton, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
20. INVENTORIES		
List the dates of the last two invite dollar amount and basis of $\epsilon$		person who supervised the taking of each inventory, and
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other
Inventory	Supervisor	basis)
c. List the name and address of	the person having possession of the records of	each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
24 CURRENT PARTNERS O		o.
	FFICERS, DIRECTORS AND SHAREHOLDER: list nature and percentage of interest of each m Nature of Interest	
a. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporation	list nature and percentage of interest of each m Nature of Interest	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.
a. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporation	Nature of Interest on, list all officers & directors of the corporation;	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns,
a. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more of  Name and Address	Nature Of Interest  on, list all officers & directors of the corporation; of the voting or equity securities of the corporation.	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership
a. If the debtor is a partnership,  Name and Address  21b. If the debtor is a corporation controls, or holds 5% or more or  Name and Address  22. FORMER PARTNERS, OF	Nature of Interest  on, list all officers & directors of the corporation; of the voting or equity securities of the corporation  .  Title	ember of the partnership.  Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership  :

# Document Page 38 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
22b. If the debtor is a corporation, list a mmediately preceding the commencer		o with the corporation terminated within one (1) year
	nent of this case.	B
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PARTN	ERSHIP OR DISTRIBUTION BY A COP	ORATION:
· · · · · ·		redited or given to an insider, including compensation in any uisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
· ·	• •	umber of the parent corporation of any consolidated group (6) years immediately preceding the commencement of the
If the debtor is a corporation, list the nation for tax purposes of which the debtor hacase.  Name of Parent Corporation  25. PENSION FUNDS:	Taxpayer Identification Number (EIN)	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/15/2006 /s/ Jason Allen Crayton

**Jason Allen Crayton** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

**Creditor's Name** 

Intention

### PROPERTY TO BE RETAINED

[x] None

**Isadora Crayton** 

Assume Lease

7831 S. Constance Ave. Chicago IL 60649

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/15/2006 /s/ Jason Allen Crayton

Jason Allen Crayton

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 41 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton, Debtor

Attorney for Debtor: Paul F Jensen

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	HEDULE B - Personal Property Yes 3		\$41,249	\$-	\$-
SCHEDULE C - Property Claimed as Exempt Yes		1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims Ye		1+	\$-	\$19,100	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims  Yes		1+	\$-	\$210,690	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	1 \$- \$-		\$3,246
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,355
TOTALS			<b>\$ 41,249</b> TOTAL ASSETS	\$ 229,790 TOTAL LIABILITIES	

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bankruptcy Docket #: Jason Allen Crayton / Debtor

Attorney for Debtor: Paul F Jensen

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount	
Domestic Support Obligations (From Schedule E)	\$ 0	
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0	
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0	
Student Loan Obligations (From Schedule F)	\$ 48,050.00	
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0	
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0	
TOTAL	\$ 48,050	

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,246.00
Average Expenses (from Schedule J, Line 18)	\$ 2,355.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,841.60

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, I		\$ 6,225.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 210,690.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 216,915.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Jason Allen Crayton Debtor** 

Bankruptcy Docket #:

Attorney for Debtor: Paul F Jensen

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/15/2006 /s/ Jason Allen Crayton

X Date & Sign

**Jason Allen Crayton** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLYS TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an indiviudal(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLYS TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### Document Page 44 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

VERIFICATION OF CREDITOR MATRIX  The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.  I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  Dated: 12/15/2006 //s/ Jason Allen Crayton Jason Allen Crayton  Jason Allen Crayton	A44.0	n Crayton / Debtor		
The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.  I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  Dated: 12/15/2006 /s/ Jason Allen Crayton X Date & Sigu	Attorney fo	or Deptor: Paul F Jense	en	
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Dated: 12/15/2006 /s/ Jason Allen Crayton X Date & Sign				
		I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRI	UE AND CORRECT.
	Dated:	12/15/2006	/s/ Jason Allen Crayton	X Date & Sign
				A Date & Oign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# UNITEDESTATES BANKRUPTC ¥5COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jason Allen Crayton Debtor

Attorney for Debtor: Paul F Jensen

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	12/15/2006	/s/ Jason Allen Crayton		X Date & Sign
			Jason Allen Crayton	

 Dated:
 12/16/2006
 /s/ Paul F Jensen
 Bar No: 6237379